

CLAIMS

I claim :

1. A portable device for authenticating an individual's identity and authorizing use of limited access accounts, said portable device comprising:
 - a magnetic strip that is readable by a standard swipe card reader;
 - input communication means for receiving a request for an authentication signal from a remote terminal;
 - a power supply for providing power to the device;
 - a biometric sensor for detecting biometric information and producing a sensed biometric profile in a response to a received request for an authentication signal;
 - a memory for storing a biometric profile corresponding to an individual;
 - a processor for comparing the sensed biometric profile with the stored biometric profile and producing an authentication signal; and
 - output communication means for communicating the authentication signal to the remote terminal.
2. The portable device of claim 1 wherein the output communication means further comprises an infrared communication port.
3. The portable device of claim 1 further comprising a proximity antenna for sending messages to, and receiving messages from, another proximity antenna.
4. The portable device of claim 1 further comprising a microphone for receiving audible signals and voice recognition software for comparing said audible signals and with stored individual voice profiles.
5. The portable device of claim 1 further comprising a keyboard that allows a user to enter text into the device.

6. The portable device of claim 1 further comprising a speaker that allows the processor to produce voice responses.
7. The portable device of claim 1 further comprising magnetic strip writing means that allow the processor to alter information contained on the magnetic strip.
8. The portable device of claim 1 wherein said memory contains certification information that can be examined by a remote terminal to determine if the device corresponds to an authorized account.
9. The portable device of claim 1 wherein the biometric sensor further comprises a fingerprint detector and the processor and memory further comprise fingerprint recognition software for determining if a sensed fingerprint matches a stored biometric profile.
10. The portable device of claim 1 wherein the portable device has a protrusion that is adapted to engage a swipe card reader.
11. An electronic data assistant, said electronic data assistant comprising:
 - a card swipe interface that allows stored data to be communicated to a magnetic card reader;
 - a data input that allows said electronic data assistant to receive personal identifying data from a remote source;
 - a memory for storing personal identification information related to a particular individual;
 - a processor for comparing said personal identifying data from said remote source to said stored personal identification information and producing an authentication signal based upon said comparison; and
 - a data output for communicating said authentication signal to a remote source.

12. The electronic data assistant of claim 11 wherein said data input further comprises a fingerprint sensor that produces a fingerprint profile as said personal identifying data in response to an individual placing their finger against the fingerprint sensor.

13. The electronic data assistant of claim 11 wherein said data input further comprises a microphone that produces an electronic data signal in response to received audio signals and voice recognition software processes said electronic data signal to produce said personal identifying data.

14. The electronic data assistant of claim 11 wherein said memory further comprises a random access memory that can be modified by said processor and a read only memory that can not be modified by said processor.

15. The electronic data assistant of claim 11 wherein said data output further comprises an infrared communication port.

16. The electronic data assistant of claim 11 further comprising a proximity antenna.

17. The electronic data assistant of claim 11 further comprising a microphone for receiving audio inputs and voice recognition software for processing said received audio inputs.

18. The electronic data assistant of claim 11 further comprising a display for communicating with a user and a keyboard for allowing said user to communicate with said electronic data assistant.

19. The electronic data assistant of claim 11 wherein the card swipe interface further comprises a blade-shaped protrusion adapted to be accepted by a card reader.

20. A method of authorizing an individual to access an account or perform a transaction said method comprising:

detecting a communication center's request for an identification;
prompting an individual to respond to said request for an identification by providing biometric information;
receiving said biometric information from said user;
processing said biometric information to determine if said biometric information corresponds to a biometric profile;
producing an authentication signal; and
communicating said authentication signal to said communication center in response to receiving said request for an identification.

21. The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a representation of said user's fingerprint.

22. The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a voice sample from said user.

23. The method of claim 20 wherein the step of processing said biometric information to determine if said biometric information corresponds to a biometric profile further comprises comparing the biometric information to a biometric profile stored on a device carried by the individual.